

EXHIBIT 15

Message

From: Nold, Mike J [/O=Wells Fargo & Co./OU=WFB1/cn=Recipients/cn=NoldMJ]
on behalf of Nold, Mike J [/o=wells fargo & co./ou=wfb1/cn=recipients/cn=noldmj]
Sent: 5/13/2015 9:10:15 AM
To: Lawrence-Dunn, Gerri L. [gerri.l.lawrence-dunn@wellsfargo.com]; Johnson, Meredith S. (Implementation) [meredith.s.johnson@wellsfargo.com]; Christensen, Keeper K. [keeper.k.christensen@wellsfargo.com]
Subject: FW: 1552: CITs Approved for closure

You guys got taken off for my response.

I think my point is being missed and I am done asking. It is hard for me to understand how you leave a CIT open cause there is not work around, but at the same time say we are not doing anymore reviews. That tells me you have no concern with harm if you don't want to do more reviews. So then the only purpose to leave it open is for someone to track the changes. Seems that is not part of the CIT process, but that is just my simple mind.

From: Crawford, Susan M
Sent: Wednesday, May 13, 2015 12:01 AM
To: Nold, Mike J
Cc: Crawford, Susan M
Subject: RE: 1552: CITs Approved for closure

The CIT will remain open until a control is put in place. If the estimated fees and costs could cause the file to be denied, there needs to be some sort of control to ensure the estimated amount being used is still in the ball park. Even if that means that on an annual basis someone certifies that there has not been any changes to the National Average.

I would hate to find out **several years from now** all the little adjustments end up being a large enough change that you have to go back to this point and recheck all the denials again for harm..

A work-around would only be needed if, **in the future, a change to the matrix was** needed to bring it back in line and you needed some way to correctly decision the files in the meantime.

All that is needed now to close this issue is some sort of control to prevent any customer harm, in the future.

If needed I can schedule a meeting to discuss.

Please advise.

Thank you

Susan M Crawford

Business Travel 5/26/15 & 5/27/15
PTO 5/15/15
PTO 6/4/15 – 6/8/15 & 6/11/15 – 6/12/15

Mortgage Servicing
Horizontal Operational Risk Consultant
Customer Impact Team
Operational Excellence & Control
Office: 909-658-0354
Remote: 909-794-5268

susan.m.crawford2@wellsfargo.com

From: Nold, Mike J

Sent: Tuesday, May 12, 2015 7:47 PM

To: Crawford, Susan M; Johnson, Meredith S. (Implementation); Ruppert, Kelsey J.; Light, Jeremiah; Armendariz, Diana; Hottle, Ridge B.; Walsted, Kimber L.; West, Kyle J.; Coffin, Christie M.; Fogle, Erin E; Smith, Juliann K.; Brown, Tiffany N. (FORT MILL)

Cc: Sealine, Chad D; Christensen, Keeper K.; Heath, Brandon; Heidemann, Erik E.; Shedd, Linda K.; Larson, Julie A.

Subject: RE: 1552: CITs Approved for closure

Thanks for the info. Can I safely assume the CIT team will be conducting more reviews then prior to closing it? I assume the only purpose to leave a CIT open would be to conduct more reviews prior to closing it to ensure no harm was found. If it is solely until a work around is put into place, I have a feeling it will remain open for the remainder of the year.

From: Crawford, Susan M

Sent: Tuesday, May 12, 2015 4:33 PM

To: Nold, Mike J; Johnson, Meredith S. (Implementation); Ruppert, Kelsey J.; Light, Jeremiah; Armendariz, Diana; Hottle, Ridge B.; Walsted, Kimber L.; West, Kyle J.; Coffin, Christie M.; Fogle, Erin E; Smith, Juliann K.; Brown, Tiffany N. (FORT MILL)

Cc: Sealine, Chad D; Christensen, Keeper K.; Heath, Brandon; Heidemann, Erik E.; Shedd, Linda K.; Larson, Julie A.; Crawford, Susan M

Subject: RE: 1552: CITs Approved for closure

Thank you Mike.

Juliann Smith and Tiffany Brown is also looking into different controls around the matrix. So, I will let them, you and Tom get together and determine what will work best.

If the responsibility is assigned to another department, I will need their buy-in before changing the ownership of the CIT issue in StarWeb.

Until a control is established, this issue will stay in the Pending Process Improvement status & will not be closed.

Please let me know if you have any questions or concerns.

Thank you

Susan M Crawford

Business Travel 5/26/15 & 5/27/15

PTO 5/15/15

PTO 6/4/15 – 6/8/15 & 6/11/15 – 6/12/15

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From: Nold, Mike J

Sent: Tuesday, May 12, 2015 7:29 AM

To: Crawford, Susan M; Johnson, Meredith S. (Implementation); Ruppert, Kelsey J.; Light, Jeremiah; Armendariz, Diana; Hottle, Ridge B.; Walsted, Kimber L.; West, Kyle J.; Coffin, Christie M.; Fogle, Erin E

Cc: Sealine, Chad D; Christensen, Keeper K.; Heath, Brandon; Heidemann, Erik E.; Shedd, Linda K.; Larson, Julie A.

Subject: RE: 1552: CITs Approved for closure

You are correct that there is no work around today for this issue. The CCR was pulled due to funding so that fix is not going into place. Tom on my team has suggested that we pull the matrix and just allow this to be done in settlement. This would work for B-P, but unsure how that would look in GSE/SFO.

From: Crawford, Susan M

Sent: Monday, May 11, 2015 1:43 PM

To: Johnson, Meredith S. (Implementation); Ruppert, Kelsey J.; Light, Jeremiah; Armendariz, Diana; Hottle, Ridge B.; Walsted, Kimber L.; West, Kyle J.; Coffin, Christie M.; Fogle, Erin E

Cc: Nold, Mike J; Sealine, Chad D; Christensen, Keeper K.; Heath, Brandon; Heidemann, Erik E.; Shedd, Linda K.; Larson, Julie A.; Crawford, Susan M

Subject: 1552: CITs Approved for closure

HPA Decision Tool overstating recoverable fees

The change control & SURF have been cancelled.

Effective date 01/08/14= to manually pull active FC loans (when being determined for trial approval) to obtain exact fees and costs - **This work-around was not actually put in place.** The BU continues to use a matrix based on estimations in the tool. It was determined there is no viable way to make updates to the matrix as it would always be just an estimate.

NOTE It seems risky to rely on a matrix that is not certified annually and cannot be adjusted. Even estimated amounts change over time. Without an annual certification and an acceptable flexibility range to ensure the estimate is still accurate, will we know there is an issue before there is customer harm?

It could be there is no customer harm now because the difference is still within a reasonable flexibility range. In 5 years from now if we estimated 2000.00 and the actual amounts are coming in around 1000.00 or vice versa, can we still say there is no customer harm or financial impact to Wells Fargo?

What is the control to ensure this estimate does not get too far off base?

Susan M Crawford

Business Travel 5/26/15 & 5/27/15

PTO 6/4/15 – 6/8/15 & 6/11/15 – 6/12/15

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susan.m.crawford2@wellsfargo.com

From: Johnson, Meredith S. (Implementation)

Sent: Monday, May 11, 2015 7:58 AM

To: Ruppert, Kelsey J.; Light, Jeremiah; Armendariz, Diana; Hottle, Ridge B.; Walsted, Kimber L.; West, Kyle J.; Coffin, Christie M.; Fogle, Erin E

Cc: Nold, Mike J; Sealine, Chad D; Christensen, Keeper K.; Heath, Brandon; Crawford, Susan M; Heidemann, Erik E.; Shedd, Linda K.; Larson, Julie A.

Subject: CITs Approved for closure

Importance: High

Good Morning,

Below are a portion of Beena's CITs that are in the status Incident Resolved Pending Process Improvement. This bucket of CITs has been reviewed with the business SMEs, Beena and her directs. The below have been approved by the business to close.

These all have incident resolved but are in one of two scenarios. Either pending an enhancement that is being tracked through change control, or the current fix is the long term fix and no other solution is being pursued.

DCIR – can you update starweb with any remaining pieces?

VORM – can you complete FRV and place into QC review?

CIT – QC review

BU – Final approval

Please let me know if you have questions.

Thanks,

Incident ID	BU Approver	DCIR	VORM	CIT	Business ok to close CIT - Yes	Business second review with notes regarding fix.
1513	Mike Nold	Kelsey Ruppert	Kyle West	Julie Larson	X	It is still ok to close. There is no fix taking place to IAM, this will be cured with the conversion. No harm and no more reviews to be done.
1552	Mike Nold	Katherine Magabo per starweb	Christie Coffin	Susan Crawford	X	It is still ok to close. No fix is going to take place at this time. The CCR was cancelled and they are looking at other options. No harm was found and there is really low risk.
1772	Mike Nold	Jeremiah Light	Erin Fogle	Susan Crawford	X	It is still ok to close. No harm was found and would not be. Fix goes in this week in 15.2 release.
1890	Mike Nold	Diana Armendariz	Erin Fogle	Linda Shedd	X	It is still ok to close. This is one of the letter issues with no harm, just bad customer experience. Vendor issue they hope to fix later this year.
1925	Mike Nold	Ridge Hottle	Erin Fogle	Susan Crawford	X	Redacted-BEP-CFPB
1929	Mike Nold	Kimber Walsted	Erin Fogle	Erik Heidemann	X	

1933	Mike Nold	Diana Armendariz	Erin Fogle	Susan Crawford	X	It is still ok to close. There was not customer harm on this one and the automation went into place. They are still discussing if one of the letter is compliant, but no reason to leave the CIT open.
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Meredith S. Johnson

Implementation Consultant
Home Preservation Default Decisioning – Specialty

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